

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Tierra N Ephraim

Debtor(s)

Case No. 15 B 04363

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2015.
- 2) The plan was confirmed on 06/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 04/20/2017.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,889.90
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$2,889.90**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,774.98
Court Costs	\$0.00
Trustee Expenses & Compensation	\$114.92
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,889.90**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
5/3 Bank	Unsecured	2,000.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	200.00	199.27	199.27	0.00	0.00
Arnoldharris	Unsecured	230.00	NA	NA	0.00	0.00
Arnoldharris	Unsecured	213.00	NA	NA	0.00	0.00
Arnoldharris	Unsecured	212.00	NA	NA	0.00	0.00
City of Chicago	Unsecured	3,879.60	NA	NA	0.00	0.00
City of Chicago	Unsecured	2,150.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	4,154.00	8,820.80	8,820.80	0.00	0.00
City of Rolling Meadows	Unsecured	2,000.00	NA	NA	0.00	0.00
Comcast	Unsecured	900.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Unsecured	4,291.00	5,001.87	5,001.87	0.00	0.00
Dupage County	Unsecured	2,000.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	435.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1,597.00	2,538.12	2,538.12	0.00	0.00
M3 Financial Services	Unsecured	26.00	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	200.00	NA	NA	0.00	0.00
Merchants Cr	Unsecured	750.00	NA	NA	0.00	0.00
National Credit Adjusters	Unsecured	2,538.00	NA	NA	0.00	0.00
Northwest Collectors	Unsecured	320.00	NA	NA	0.00	0.00
Peoples Gas	Unsecured	0.00	NA	NA	0.00	0.00
Sprint Nextel Correspondence	Unsecured	500.00	NA	NA	0.00	0.00
TCF Bank	Unsecured	700.00	NA	NA	0.00	0.00
Village of Oak Park	Unsecured	400.00	NA	NA	0.00	0.00
Village of Skokie	Unsecured	396.00	NA	NA	0.00	0.00
West End LLC	Unsecured	1,080.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,560.06</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$2,889.90</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,889.90</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/06/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.